

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Bonnie E. Bakaric  
Debtor

Case No. 19-01945-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jun 10, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 58

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                     |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).                                                                                 |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.                                                                                                                 |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:**

| Recip ID | Recipient Name and Address                                                                  |
|----------|---------------------------------------------------------------------------------------------|
| db       | + Bonnie E. Bakaric, 214 Wyoming Street, Middletown, PA 17057-1645                          |
| 5194886  | + New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306                    |
| 5195450  | + Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                                  | Date/Time            | Recipient Name and Address                                                                                                 |
|----------|-------------------------------------------------------------|----------------------|----------------------------------------------------------------------------------------------------------------------------|
| cr       | Email/Text: BKBCNMAIL@carringtonms.com                      | Jun 10 2024 19:31:00 | J.P. Morgan Mortgage Acquisition Corp., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806 |
| cr       | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jun 10 2024 19:31:00 | MEB Loan Trust VI, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720                 |
| cr       | + EDI: PRA.COM                                              | Jun 10 2024 23:18:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                                      |
| cr       | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jun 10 2024 19:31:00 | Specialized Loan Servicing LLC, 6200 Quebec Street, Greenwood Village, CO 80111-4720                                       |
| cr       | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jun 10 2024 19:31:00 | The Bank of New York Mellon, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720                                       |
| cr       | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jun 10 2024 19:31:00 | Wilmington Savings Fund Society, FSB, 6200 S. Quebec St., Greenwood Village, CO 80111-4720                                 |
| 5194854  | + Email/PDF: bncnotices@becket-lee.com                      | Jun 10 2024 19:37:58 | Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540                                                     |
| 5194855  | + EDI: BANKAMER                                             | Jun 10 2024 23:18:00 | Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238                                                   |
| 5194857  | + EDI: BANKAMER                                             | Jun 10 2024 23:18:00 | Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413                                                 |
| 5218091  | EDI: BANKAMER                                               | Jun 10 2024 23:18:00 | Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785                                                                  |
| 5194861  | + Email/Text: Bankruptcy@BAMcollections.com                 | Jun 10 2024 19:31:00 | Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875                              |
| 5194869  | + EDI: CAPITALONE.COM                                       | Jun 10 2024 23:18:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                                                 |
| 5194872  | + EDI: WFNNB.COM                                            | Jun 10 2024 23:18:00 | Comenity Bank/Avenue, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                                             |
| 5194873  | + EDI: WFNNB.COM                                            |                      |                                                                                                                            |

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|         |                                                      |                      |                                                                                                                                                                                                            |
|---------|------------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         |                                                      | Jun 10 2024 23:18:00 | Comenity Bank/Jessica London, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                                                                                                                     |
| 5194874 | + EDI: WFNNB.COM                                     |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                                                                                                                           |
| 5194876 | + EDI: WFNNB.COM                                     |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                                                                                                                        |
| 5194878 | + EDI: WFNNB.COM                                     |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125                                                                                                                               |
| 5194879 | + EDI: CCS.COM                                       |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679                                                                                                                        |
| 5194881 | EDI: DISCOVER                                        |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850                                                                                                                        |
| 5194880 | EDI: CITICORP                                        |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040                                                                                                              |
| 5194882 | ^ MEBN                                               |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:26:33 | Diversified Adjustment Swervices, Inc, Dasi-Bankruptcy, Po Box 32145, Fridley, MN 55432-0145                                                                                                               |
| 5502003 | + Email/Text: mtgbk@shellpointmtg.com                |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | J.P. Morgan Mortgage Acquisition Corp., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0689, J.P. Morgan Mortgage Acquisition Corp., c/o Shellpoint Mortgage Servicing 29603-0826 |
| 5502002 | + Email/Text: mtgbk@shellpointmtg.com                |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | J.P. Morgan Mortgage Acquisition Corp., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826                                                                                       |
| 5194870 | EDI: JPMORGANCHASE                                   |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850                                                                                                                                  |
| 5204973 | + Email/Text: RASEBN@raslg.com                       |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853                                               |
| 5230321 | Email/PDF: bncnotices@becket-lee.com                 |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:37:58 | Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                                                                                                                                         |
| 5194883 | + Email/Text: PBNCNotifications@peritussservices.com |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                                                                                                                           |
| 5194884 | + Email/Text: bankruptcydpt@mcmcg.com                |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710                                                                                                                                       |
| 5211355 | + Email/Text: bankruptcydpt@mcmcg.com                |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011                                                                                                                                                    |
| 5221943 | + Email/Text: bankruptcydpt@mcmcg.com                |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037                                                                                                                                                    |
| 5194887 | + Email/Text: bankruptcyntices@psecu.com             |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5222097 | EDI: PRA.COM                                         |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                                                                                                                                            |
| 5210645 | + Email/Text: bankruptcyntices@psecu.com             |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013                                                                                                                                                             |
| 5194898 | + Email/Text: collections1@primewayfcu.com           |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 19:31:00 | Primeway Fcu, Attn: Bankruptcy, Po Box 53088, Houston, TX 77052-3088                                                                                                                                       |
| 5219390 | EDI: Q3G.COM                                         |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788                                                                                                                        |
| 5219525 | EDI: Q3G.COM                                         |                      |                                                                                                                                                                                                            |
|         |                                                      | Jun 10 2024 23:18:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA                                                                                                                           |

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|         |                                                             |                      | 98083-0788                                                                                                                                                                        |
|---------|-------------------------------------------------------------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5580409 | Email/Text: mtgbk@shellpointmtg.com                         | Jun 10 2024 19:31:00 | Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826                                    |
| 5580408 | Email/Text: mtgbk@shellpointmtg.com                         | Jun 10 2024 19:31:00 | Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826                                                                                                            |
| 5238933 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jun 10 2024 19:31:00 | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720                                                                                           |
| 5413003 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jun 10 2024 19:31:00 | Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720                                                                                        |
| 5413004 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jun 10 2024 19:31:00 | Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720 |
| 5194899 | + EDI: SYNC                                                 | Jun 10 2024 23:18:00 | Syncb/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                                                                                                        |
| 5195450 | ^ MEBN                                                      | Jun 10 2024 19:26:55 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                                                                         |
| 5194900 | + EDI: SYNC                                                 | Jun 10 2024 23:18:00 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001                                                                                               |
| 5194902 | + EDI: SYNC                                                 | Jun 10 2024 23:18:00 | Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                                                                                                 |
| 5194903 | + EDI: SYNC                                                 | Jun 10 2024 23:18:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                                                                                                    |
| 5194904 | + EDI: SYNC                                                 | Jun 10 2024 23:18:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                                                                                                     |
| 5194905 | + EDI: SYNC                                                 | Jun 10 2024 23:18:00 | Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060                                                                                             |
| 5194906 | + EDI: SYNC                                                 | Jun 10 2024 23:18:00 | Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                                                                                                   |
| 5223260 | + Email/Text: bncmail@w-legal.com                           | Jun 10 2024 19:31:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                                                                                |
| 5220959 | EDI: BANKAMER                                               | Jun 10 2024 23:18:00 | The Bank of New York Mellon, et.al., Bank of America, N.A., P.O. Box 31785, Tampa FL 33631-3785                                                                                   |
| 5194907 | + EDI: WTRRN BANK.COM                                       | Jun 10 2024 23:18:00 | Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475                                                                      |
| 5207862 | EDI: USBANKARS.COM                                          | Jun 10 2024 23:18:00 | U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108                                                                              |
| 5591286 | Email/Text: mtgbk@shellpointmtg.com                         | Jun 10 2024 19:31:00 | U.S. Bank, N.A., as Trustee, c/o, NewRez LLC dba Shellpoint Mortgage Servi, PO Box 10826, Greenville SC 29603-0826                                                                |
| 5220314 | EDI: AIS.COM                                                | Jun 10 2024 23:18:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457                                                                                                     |
| 5194908 | + EDI: WFFC2                                                | Jun 10 2024 23:18:00 | Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001                                                                                     |

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address                                                                                                                                                                                           |
|----------|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| cr       |               | BANK OF AMERICA, N.A.                                                                                                                                                                                      |
| cr       |               | U.S. Bank Trust National Association,                                                                                                                                                                      |
| cr       | *+            | BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785                                                                                                                                                  |
| cr       | *             | BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785                                                                                                                                                  |
| cr       | *             | Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701                                                                                                                                        |
| 5194859  | *+            | Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413                                                                                                                                 |
| 5194856  | *+            | Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238                                                                                                                                   |
| 5194860  | *+            | Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238                                                                                                                                   |
| 5194858  | *+            | Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413                                                                                                                                 |
| 5194862  | *+            | Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875                                                                                                              |
| 5194863  | *+            | Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875                                                                                                              |
| 5194864  | *+            | Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875                                                                                                              |
| 5194865  | *+            | Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875                                                                                                              |
| 5194866  | *+            | Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875                                                                                                              |
| 5194867  | *+            | Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875                                                                                                              |
| 5194868  | *+            | Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875                                                                                                              |
| 5194875  | *+            | Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                                                                                                                           |
| 5194877  | *+            | Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                                                                                                                        |
| 5194871  | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 5194885  | *+            | Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710                                                                                                                                       |
| 5194888  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5194889  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5194890  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5194891  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5194892  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5194893  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5194894  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5194895  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5194896  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5194897  | *+            | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013                                                                                                                                  |
| 5238934  | *+            | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720                                                                                                                    |
| 5443280  | *+            | Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720                                                                                                                 |
| 5443281  | *+            | Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720                          |
| 5194901  | *+            | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001                                                                                                                        |

TOTAL: 2 Undeliverable, 32 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2024 at the address(es) listed below:

District/off: 0314-1  
Date Rcvd: Jun 10, 2024

User: AutoDocke  
Form ID: 3180W

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| Name                  | Email Address                                                                                                                                   |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Chad J. Julius        | on behalf of Debtor 1 Bonnie E. Bakaric cjulius@ljacobsonlaw.com<br>egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com |
| Denise E. Carlon      | on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com                                                       |
| Jack N Zaharopoulos   | TWecf@pamd13trustee.com                                                                                                                         |
| James Warmbrodt       | on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com                                                                               |
| Thomas Song           | on behalf of Creditor The Bank Of New York Mellon et.al tomysong0@gmail.com                                                                     |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov                                                                                                                   |

TOTAL: 6

**Information to identify the case:**

Debtor 1

**Bonnie E. Bakaric**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6314

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-01945-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bonnie E. Bakaric

6/10/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**